



Mass General Brigham
Health Plan

The ultimate guide to winning with workplace wellness



Introduction

Have you heard about the many benefits of workplace wellness? These programs are based on the idea that happier, healthier employees are also more productive and engaged at work.

Workplace wellness has grown into an \$8 billion industry, with 84% of large companies and 50% of small companies offering some kind of wellness program.

So, if you're still not sold on the benefits or unsure how to start creating your own program, this eBook can help. In **Part 1: Why should you invest in wellness?** we'll answer your questions about how wellness programs can benefit both you and your employees.

Then, in **Part 2: How to build a successful wellness program**, you'll get a better idea of how to create a program that works for your employees and meets business goals. We'll share the most common types of wellness programs and walk you through everything you need to know to create a healthier place to work.



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Part 1

Why should you invest in wellness?

It's always a good time to either launch or expand the wellness offerings within your workplace. That's because today's employees demand and depend on wellness to be integrated with workplace culture to support their work-life balance and overall well-being.

While some employers have reservations about these initiatives, the issue of cost and maintenance may arise. If these concerns resonate and you're wondering why your business should be involved in employees' health, continue reading as we address some of these concerns and explain why these programs are worth the investment.



Workplace wellness can be cost and time effective

There are many ways to improve workplace wellness without breaking the bank or taking time away from other parts of your business. We'll get into a few examples later in this eBook, but it's important to remember that one of the most impactful ways to improve employee wellbeing is to foster a culture that promotes and accommodates their health. This attitude can make a real difference in reducing stress and encouraging employees to seek care when they need it most.



Work consumes a large part of our everyday lives, which is why it is a crucial component of overall health

Most of the world's population will spend one-third of their adult life at work. By prioritizing employee wellness and helping your team make good health choices, you can positively impact a significant part of their lives. And if you're wondering how employees feel about these programs, close to 60% agree that their employer should play an active role in improving their health.



Wellness programs impact overall business success

When it comes to the question of whether wellness programs are worth the investment, the answer depends on your goals. While it can be challenging to measure the exact return on investment of a wellness program, employers shouldn't discount the value. Wellness programs have demonstrated a positive effect on employee **productivity, engagement, retention, and recruitment**. These improvements are known to impact profitability, growth, and overall business success.

89%

of workers at companies that support well-being initiatives say they would recommend their company as a good place to work

76%

of employees agree that employers have a responsibility for the health and well-being of their employees

81%

of employees think it is important that employers support their well-being by offering health and wellness programs in the workplace

Sources: [APA](#), [MetLife](#), [Optum](#)

Because this is such an important question and will likely be the biggest deciding factor in whether your company implements some type of wellness program, let's go over each of these benefits in detail.

By the end of Part 1 of this eBook, you'll have the information you need to make a compelling case for wellness within your organization, whether you're presenting the idea to leadership or a decision-maker yourself.

Better health leads to better performance—and attendance

Lost productivity due to unexpected absences and low performance has a high cost for any business. A report from the Integrated Benefits Institute (IBI) found that lost productivity related to illness costs U.S. employers \$530 billion per year. Of that total, the largest components are:

- Benefits paid for incidental absences due to illness, workers' comp, and family medical leave
- Impaired performance attributed to chronic health conditions

Another study estimates that unplanned absences are responsible for 8.7% of all payroll costs. These statistics make it clear why the workplace wellness trend is catching on. When the conditions behind these costs are preventable and treatable, any program that encourages employees to look after themselves is an opportunity for companies to see significant savings.

Here are some of the ways a culture of wellness can combat costs and help companies save:



Health awareness

Wellness programs can help motivate employees to take greater responsibility for their own health. Among employees whose company offered a wellness program, 61% say they made healthier lifestyle choices because of it. By targeting unhealthy behaviors, wellness programs can prevent health risks and reduce the likelihood of chronic health conditions.



Stress levels

Long-term stress is a known contributor to serious health problems, including heart disease, high blood pressure, diabetes, depression, and anxiety. And in a culture where 83% of U.S. workers suffer from work-related stress and only 43% feel their employers care about their work-life balance, it's important that companies make an effort toward reducing the pressure put on their employees. Wellness programs are one way to accomplish this along with a company culture that encourages employees to communicate their stress while working to mitigate it.



Absenteeism

By encouraging an overall healthier attitude, workplace wellness can minimize sick days and reduce absenteeism. Employees are less likely to get sick because of the consistent attention paid to their health at work. It is also possible that they will be less likely to suffer from long-term illnesses caused by smoking, weight gain, and other issues.



Presenteeism

Presenteeism occurs when employees are unwell and choose to work instead of taking the day off. Presenteeism can lead to employees missing cues at work because they are not feeling their best, which, in turn, creates lost productivity. Wellness programs can educate employees on situations where it's appropriate to take time off if they aren't feeling well, keeping unnecessary absences to a minimum and giving sick employees time to recover from their illness.

Wellness offerings boost employee engagement

Studies have shown a strong connection between wellness and employee engagement, another critical component of productivity. Engaged employees are enthusiastic about the company they work for and committed to making positive contributions at work. Businesses with highly engaged employees are 21% more profitable and 20% more productive than those whose employees display low engagement, demonstrating the need for engagement-focused initiatives.

Wellness programs are shown to be an effective driver of engagement. A survey by Optum and the National Business Group on Health found that companies that offer one or more wellness programs saw a significant impact on an employee’s emotional affinity for the company, social connections with coworkers, and personal wellbeing. These markers lead to improved job performance and stronger loyalty to their employer. The same survey found that employees at companies that had seven or eight types of wellness offerings were 117% more likely to be satisfied with their job compared to employees at companies with zero health and wellness programs.

81%

of employers believe a healthy workforce drives employee engagement

Source: [Virgin Pulse](#)

When businesses offer wellness programs, employees are more likely to:



Feel valued by their employer



Have stronger trust in leadership



Be more committed to doing their best work

Employees say their organization’s wellbeing programs:

77%

Make me feel more energetic and productive, both at work and beyond

74%

Make me feel like the company cares about me

71%

Make me feel more appreciated

62%

Make me feel more loyal and engaged to my company

Source: [Virgin Pulse](#)



An investment in wellness creates a stronger company culture

The key to success and growth for any business is its ability to attract and retain talented employees. Many employers turn to their benefits offerings to make them stand out from the competition. But surveys show that it's equally important to prioritize company culture.

77% of adults consider a company's culture before applying to a job there according to a 2019 Glassdoor survey.

And of the 30% of job seekers who have left a job within the first 90 days, 32% attribute their reason for leaving to the company culture. New and prospective employees are likely to look elsewhere if a company doesn't appear to share the same values as their employees—with priority given to their own health.

These lessons aren't only applicable to new employees, either—56% of employees say company culture is more important than salary when it comes to job satisfaction. Without a culture that matches an employee's values, their overall job experience will suffer, which could impact their decision to stay with your company.

Your employees' health heavily influences the strength of your company culture. If your employees regularly come to work feeling tired, sick, and underappreciated, it's going to have an impact on everyone around them. A 2019 survey by Virgin Pulse found that 79% of employers believe their company culture depends on the health and wellbeing of their employees. Plus, 90% of surveyed employees agree that their organization's well-being programs positively affect the culture at work. Employers that offer access to wellness programs demonstrate an understanding that work and health are closely connected.

When employees approve of their company's culture and wellness programs, the benefits don't just stop there. Of workers at companies that support wellbeing initiatives, 89% say they would recommend their company as a good place to work. A positive recommendation from a current employee can lead to a boost in recruiting, especially if your employees share their experience online.

90% of employees agree that their organization's wellbeing programs positively affect the culture at work.



By investing in employee wellbeing, you can see returns in the form of a stronger work culture, which in turn improves productivity, retention, and recruiting.



Part 2

How to build a successful wellness program

Every business is unique, meaning there's no one-size-fits-all approach to designing a wellness program for your company. But, there are specific steps you can take to make this process as simple and straightforward as possible.

For help meeting your employees' specific needs, the best place to start is to reach out to your insurance broker or benefits advisor. Your broker or benefits advisor knows your company well and will have a greater understanding of the benefits your health plan offers to support wellness programs.

In addition to working with your broker or benefits advisor, there are additional tactics to help you build a wellness program for your organization. Continue reading for steps to create a wellness program that can positively impact your employees and your business.

Employers who worked with a broker or benefits advisor:

80% were able to offer benefits that reduced turnover

75% believed their benefits increased worker productivity

Source: [Aflac](#)

Employers who did not work with a broker or benefits advisor:

66% were able to offer benefits that reduced turnover

65% believed their benefits increased worker productivity

Step 1: Gather information about your workforce

The first step to implementing a wellness program is to collect information specific to your workforce. The statistics presented earlier in this eBook provide a general view of the value a wellness program can add, but there's nothing like having highly specific, relevant information you can get by assessing your own company and its needs.

To get the data you need to create an impactful wellness program, you might consider conducting an employee wellness interest survey to understand what wellness initiatives would be welcomed by your staff.

Another tactic: talk with your broker about reviewing your employees' insurance claims. For example, if high blood pressure is a common problem in your workplace, consider making that a focus of your wellness program. You might want to implement stress-busting ideas for your employees or make sure everyone is aware of the causes and signs of high blood pressure with a sponsored talk.

Worried about leaving others out? Not to worry. Healthy eating, adequate physical activity, and stress management are shown to prevent and can better manage many chronic conditions including high blood pressure, heart disease, diabetes, stress, and anxiety.



Establish a wellness committee

To make sure your employees' needs and wants are accurately represented in your wellness offering, you might consider establishing a wellness committee. These committees are typically made up of employees who are passionate about healthy living and improving company culture. They can help generate ideas that incorporate their coworkers' thoughts and concerns, as well as plan, implement, and promote different aspects of your wellness programs.

Step 2: Define goals and how you'll measure success

With any new business initiative it's important to come up with clear goals and determine when and how you'll assess the success of your wellness programs. Will your program focus on improving productivity? Or are you interested in creating a more positive company culture? These questions can help define the types of programs you'll want to pursue.

If the immediate **return on investment (ROI)** is your focus, then disease management programs are likely to see the best results over those focused on lifestyle management. According to an [analysis by The RAND Corporation](#), the return for disease management was \$3.80 for every dollar spent, while lifestyle-focused programs only saw a return of \$0.50 per dollar, and the combined ROI for both was \$1.50.

On-site flu shot clinics are another wellness initiative with a definite ROI. [The average number of workdays lost per employee due to the flu is 5 days, and the average cost of a lost workday is \\$200.](#)

But, keep in mind that while disease management programs and flu vaccines are often responsible for more immediate benefits, like fewer heart attacks or sick days, lifestyle programs primarily focus on long-term health changes. It's difficult to directly measure the monetary value of better habits in the short term, but that doesn't mean they aren't having an impact on your employees' lifetime health.

It's also important to remember that other benefits—such as **productivity, engagement, and recruitment**—are commonly excluded from ROI analyses. If the goal of your wellness program is to improve in these areas, you might want to focus on VOI, or value on investment.

This framework takes financial returns into account, while also incorporating intangible values. These can include productivity, employee morale and engagement, teamwork and effective communication, improved health and fewer sick days, lower turnover, and the ability to attract talented employees. By regularly surveying employees to understand these qualitative aspects of performance and success, you'll be able to understand the impact your wellness program has and if there are any areas where you could improve.



Step 3: Establish a budget

Depending on your goals and scope, wellness programs can be extremely flexible to fit your budgetary needs. While a more ambitious goal will likely require a greater investment, there are plenty of ways to encourage healthy habits without breaking the bank.

Beyond the cost of any on-site or online programs you plan to offer, here are some other questions to consider when planning your wellness budget:

- Does your current health insurance offering include a wellness program, any member savings programs, or another wellness component? If so, is the cost already included, or is it offered as a buy-up?
- How will you promote the program(s)?
- Will you offer any participation incentives?
- Are there free resources online or from your insurance carrier or broker/benefits advisor that you could use to support the program?
- Are there any community events or resources that you could incorporate into the program?

This is another area where your broker or benefits advisor can be a great resource. They'll work with you to uncover additional costs you may not have considered and point you toward helpful resources to support your wellness program planning.

Step 4: Design your wellness program

Wellness programs come in all shapes and sizes. While your goals and employees' needs should inform how you design your program, we'll offer a basic structure to build on. These ideas offer a holistic approach to wellness, from education and awareness—encouraging healthy habits and a supportive company culture.



Personal health awareness activities

Activities that provide employees with a better understanding of their specific health needs are a popular component of many wellness programs. By taking an assessment, employees can get a report that highlights areas where they might be able to improve their well-being with healthier habits. These **health risk assessments (HRAs)** are typically available for employees to fill out online, with the benefit of getting rapid results.

Biometric screenings are an even more informative way for employees to understand their health. There are many vendors that offer onsite screenings, which typically cover tests like BMI, blood pressure, cholesterol, and more. Keep in mind, however, that some vendors may require a minimum level of participation, which could be more challenging for a small company.

These events are a great way for employees who may not be making time for regular doctor's visits to get a reading on their health. While screening isn't a replacement for a physical exam or a true diagnosis, it can draw attention to warning signs and prompt employees to seek further care from their primary care provider or physician.

It's also important to promote routine wellness visits, along with screenings and exams like mammograms or colon cancer screenings. These services are often covered at \$0 member cost sharing and can prevent or detect health problems before they become serious.

Each of these activities gives employees a starting point for their wellness journey and a general snapshot of their health. But, it's important to prioritize privacy when offering and advertising these programs. Be sure to ask vendors about how they use employee data. Employees should be able to trust that their information will remain private from their employer and will be collected for their benefit only. Otherwise, participation will remain low and the program will be ineffective.





Actionable resources

Once employees have taken an assessment or undergone a screening to understand their own health better, it's a good idea to offer resources that will help them act on those insights.

These resources could be **online programs** or **print materials** that discuss specific health topics and how to improve in those areas. Many health risk assessment vendors will provide this type of content. It's also a good idea to ask your benefits advisor or health plan carrier if they have materials you can use.

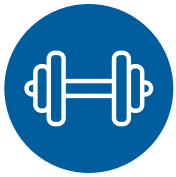
If you don't already offer an **Employee Assistance Program (EAP)**, you might consider looking into the benefits. These programs can help employees manage various financial and health concerns, as well as provide other assistance that can help reduce stress and promote wellness.

Another option is to have outside **speakers from non-profit wellness agencies** or hospitals come in and speak to your employees about relevant health topics. These talks will promote awareness and healthy habits, and educate your employees on how to detect and manage chronic conditions and diseases.

This is where understanding your employees' health needs can have a big impact. If you already know about the health issues your employees care about, those topics are great ideas to start with.

Here are some other common issues you might want to cover:

- Healthy eating
- Tobacco and smoking cessation
- Diabetes and heart health awareness
- Coping with stress and exhaustion
- Weight control with nutrition & physical activity
- Reducing the stigma against mental health
- Financial wellness



Health promotion activities

Once employees have a better understanding of their individual needs, it's up to your organization to support that knowledge with programs designed to encourage healthy habits and mindsets.

Because physical activity is a habit many people struggle to incorporate into their routines, **programs that focus on exercise** as a team can give employees the push they need to stay active. These activities are great for building teamwork and camaraderie and offer extra support and encouragement for everyone involved.

If your office has the space for it, setting up an **on-site gym or fitness center** is another great way to help employees get in their daily exercise. While this involves a greater investment than the programs above, providing easy access to exercise equipment can make it much easier for employees to stick to a healthy routine.

But, if space or cost constraints make that option unfeasible, an alternative might be to provide discounts or reimbursements on a **health club membership**. These can help make routine exercise more accessible to employees who might not otherwise have room in their budget for a gym membership or give others the push they need to get started. Fitness reimbursements are also an increasingly popular offering from many health insurance plans. Check with your health plan carrier or benefits advisor to find out if your plan includes this wellness perk.

One of the most helpful seasonal wellness initiatives is to offer **on-site flu shots**. Not only do these programs have a demonstrated short-term ROI, they're also inexpensive. Many vendors are contracted to bill the insurance plan, so neither you nor your employees will have out-of-pocket costs.

Another way you can help employees maintain healthy habits is with an **'environmental assessment'** of your workplace. Take a walk around the office and look at everything with wellness in mind. Is there anything that promotes unhealthy habits or causes unnecessary stress? This could be anything from a fickle printer to the ergonomics of employee office chairs.

The food your company offers is a major area where you can improve workplace wellness. If you have a vending machine, talk to your vendor about offering **healthy snacks**. The same goes for any free snacks or meals you offer. While pizza is a great crowd-pleaser, think about healthier options for team lunches and alternatives for anyone trying to eat healthily. By offering healthy snacks and foods, you'll make it that much easier for employees to make good health choices.

“ Because physical activity is a habit many people struggle to incorporate into their routines, programs that focus on exercise as a team can give employees the push they need to stay active. ”

Here are some ideas for simple, inexpensive programs that will get your team moving:

1. Lunchtime walking programs that encourage everyone to get active as a group
2. Monthly outdoor activities, like yoga, a hike, or a competitive sports day
3. Challenges that encourage friendly competition over certain health goals, like most days exercised or most steps walked over a set period of time



Step 5: Implement and promote the program

One of the biggest challenges for a new workplace wellness program is low employee utilization. If your employees aren't aware of the programs you're offering or don't think anyone else is participating, they won't use them. This is what makes the promotion stage so critical.

By getting the word out with a strong promotional campaign, you'll generate interest and excitement for the program. And when employees see their coworkers looking forward to participating, that will help the program launch with a strong base of participants.

Here are some ways to let your employees know you are implementing a workplace wellness program:



Hold a meeting during work hours where a representative can inform employees about the program.



Use email, employee newsletters, fliers, and other options at your disposal to inform your employees of the new program.



Send home information about the wellness program. Offer the option for your employees' families to become involved to increase engagement.



Encourage visible participation from management and senior leadership to demonstrate a company-wide dedication to wellness.



Provide employees with time where they can ask questions of a qualified health representative who will have a table set up in a common area like the lunchroom.



Offer employees fun incentives or prizes for participating. Some ideas could include gift cards, branded sports bottles, pedometers, t-shirts, gym bags, or yoga mats.

Once you've gone through the process of researching and planning your new wellness initiative, you're ready to implement your new ideas, initiatives, and programs.

Establishing a culture of wellness and staying committed to this new approach will go a long way toward improving productivity, winning the trust of your employees, and strengthening your business overall. We hope this guide has given you some ideas for your own wellness programs and the tools you need to get started!

Meet Mass General Brigham Health Plan

For more than 30 years, Mass General Brigham Health Plan has provided high quality health insurance to large and small businesses in Massachusetts. Founded to serve local communities, municipal employees, and underserved workers—Mass General Brigham Health Plan built their plans on a foundation that's strengthened by collaboration with the doctors in their network—and comprehensive care that encompasses medical, prescription, and behavioral health coverage.

As a member, **Mass General Brigham** Health Plan is advancing a highly integrated model of value-based care with one of the world's leading healthcare systems to transform the customer experience and improve both care and coverage.

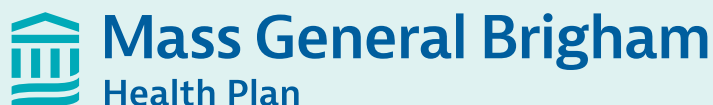
We're passionate about challenging the status quo. And we're just getting started. Whether through our online member community or our in-person advisory groups, we're always listening to you to find new ways to solve old problems and to deliver the best possible care.

Moving forward, Mass General Brigham Health Plan will continue to focus on fresh ideas that put our customers front and center. Learn more about our innovative solutions at MassGeneralBrighamHealthPlan.org/innovations.



Learn more about Mass General Brigham Health Plan

Visit MassGeneralBrighamHealthPlan.org or reach out to your broker or benefits advisor. Mass General Brigham Health Plan is a different kind of health plan, one that may be the smarter plan for you and your employees.



MassGeneralBrighamHealthPlan.org

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